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Released from Active Duty **What Now?**

A Guide for Reserve Component Members and Their Families

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THE SECRETARY OF DEFENSE

WASHINGTON, DC 20301-1000

16 APR 1991

Dear Servicemember:

Throughout our country's history, members of the National Guard and Reserve and their families have responded with pride and valor during times of critical national need. Although much has changed since the framing of the Constitution, one thing has not--our trust and reliance upon citizen-soldiers, sailors, airmen, and Marines.

Under the Total Force Policy, our Nation has placed great reliance on the Reserve components. The wisdom of this policy has been amply demonstrated during the past weeks and months. In his address to the Congress and the Nation on March 6, 1991, the President declared that, "...this victory belongs...to the regulars, to the reserves, to the National Guard. This victory belongs to the finest fighting force this Nation has ever known in its history."

Now that the military objectives in the Persian Gulf region have been achieved, I have asked the Secretaries of the Military Departments and senior DoD staff members to ensure that Reserve component personnel receive the information and support they need as they return to their families, jobs, professions, schools, and communities.

I appreciate your commitment and the contribution that each of you has made to our ultimate success. I salute your past, present, and future efforts in support of the United States.

Sincerely,

Dick Cheney

Introduction

This pamphlet is designed to assist you and your family as you transition from active duty back to Reserve and civilian status. There may be important personnel matters that were not completed before your release from active duty. The intent is to make you aware of the most important entitlements and benefits for which you may qualify, to let you know what services may be available, and to tell you where and how to get help if it is needed.

This pamphlet was prepared by the Office of the Assistant Secretary of Defense for Reserve Affairs and provides general advice only. Members and their families should consult their benefits counselor or other appropriate authority for specific information about their personal situations.

I. The Military Transition

As you transition from active duty back to Reserve training and responsibilities, every effort will be made to make sure that you receive all entitlements due, and the records and information you may need. This section of the pamphlet is intended to remind you of some of the more important items and provide you with information on where to go for help should it be needed.

Leaving Active Duty

Pay and Benefits

One of your most important concerns is pay. You will receive pay for each day you were on active duty, up to 30 days per month, including days spent on leave. For deployed members, the amount of your pay will vary as you depart the Persian Gulf or other overseas areas and are no longer entitled to Imminent Danger Pay, Foreign Duty Pay, Family Separation Allowance, or a Federal income tax exemption. If you were receiving Foreign Duty Pay or Family Separation Allowance, this pay will terminate once you return to your permanent duty station. Payment for the leave which you earned should have been made as well. The rate for Imminent Danger/Hostile Fire Pay and the rate for the Family Separation Allowance have been increased for members entitled to these special pays during the Persian Gulf War. The rate for Imminent Danger/Hostile Fire has been increased from $110 per month to $150 per month retroactive to August 1, 1990. The Family Separation Allowance was raised from $60 to $75 per month, retroactive to January 15, 1991.

There are also special pays in effect for reserve health care officers who served on active duty in support of the Persian Gulf War. Medical officers, dental officers, optometrists, certified registered nurse anesthetists, and veterinarians will receive these special pays even though they did not meet the normal peacetime requirements for their receipt by agreeing to serve on active duty for at least one year. These pays are effective from August 1, 1990 for medical and dental officers, and from November 5, 1990 for the other health care officers listed above.

If you are single and without dependents and did not receive the Basic Allowance for Quarters (BAQ) during your active service, you may now qualify for retroactive payment of BAQ for the period which you served. To qualify, you must have been unable, due to your order to active duty, to occupy a residence which you maintained as a primary residence at the time you were ordered to active duty and which you either owned or for which you paid rent. You should consult your unit's finance representative if you have questions.

You should always keep your Leave and Earnings Statements in case there are any questions or problems that need to be resolved. You will receive a W-2 form for any period of active duty served during calendar years 1990 and/or 1991. You should compare the information on your W-2 forms with your Leave and Earnings Statement. If you have any pay problems, or if you have not received your W-2 forms, contact your unit's comptroller or finance representative, or your State payment unit. You may also request assistance from your Service's finance center at the numbers listed below:

Army
Defense Accounting Office (Army)
Indianapolis, IN 46249-1006
(317) 542-2800, DSN 699-2800

Navy
Defense Accounting Office (Navy)
Cleveland, OH 44199
(216) 522-5637, DSN 580-5637
(800) 346-3374

Marine Corps
Defense Accounting Office (USMC)
Kansas City, MO 64197-0001
(800) 786-8022/8025

Air Force
DFAS-DE/JP
DENVER, CO 80279-5000
(303) 676-7345, DSN: 926-7345

Coast Guard
Coast Guard Pay and Personnel Center
Federal Building
Topeka, KS 66683-3591
(913) 295-2523

DD Form 214

The most important document you will receive at the time of your release from active duty will be your DD Form 214. This document is your official permanent record of active service. It serves as a basis from which to identify your qualification for certain veterans' and other benefits for which you are or may become eligible.

It is very important that this document be correct. You will be required to sign your DD Form 214, but before you do . . . ensure that the following are correctly recorded and complete:

★ Your Name, Grade/Rank, Social Security Number

★ The dates of your active service

★ The remarks Section annotated to indicate:

☆ Participation in support of Operation DESERT SHIELD/STORM

☆ Identification of the provision(s) of law under which you served on active duty

☆ The dates of your service in the Arabian Peninsula Areas, Airspace, and Adjacent Waters designated as a combat zone by Executive Order 12744 of January 21, 1991, if you served in the combat zone.

The original copy of your DD Form 214 will be given to you at the time of your release from active duty. Safeguard this document as you would any other important papers.

Performance Reports

Depending on how long you were on active duty and other criteria, there will be at least one evaluation or fitness report that describes your performance of duty. As appropriate under the policies of your Service, you should review the report to ensure that all the administrative data (dates, personal data, rater, etc.) are accurate. Any request for correction or appeal should be timely and documented.

Military Records

Copies of any documentation of your service on active duty will be transferred to your Reserve personnel command. But you should always save a copy of these records for your personal file.

Awards

If you were recommended for an award or decoration, there may not have been time to process the award before you left active duty. It may take some time, so please be patient and check with your Reserve or Guard unit personnel representative.

In some cases, an award approved while you were on active duty may not have been presented. Your unit should be able to requisition the medal and present it during an appropriate ceremony. Any orders for medals or other awards should be kept in both your military personnel

file and your personal file at home. It is also a good idea to have an extra copy in a safe place, such as a safe deposit box.

The National Defense Service Medal has been authorized for service on active duty (other than for training) after August 1, 1990, and a new medal, the Southwest Asia Service Medal has been approved for Operation DESERT SHIELD/STORM. Sufficient stocks of the National Defense Service Medal will not be available for presentation to all members until later this year. Details on eligibility for the Southwest Asia Service Medal are not yet available. Further information will be provided by your unit or Reserve personnel center when it becomes available.

Medical Clearance

You may receive a separation physical before you leave active duty. If you had a health problem or sustained injury while on active duty, you may be retained on active duty until the problem is resolved. If the condition is serious or long term, there may be an evaluation for a medical discharge or retirement. If medical care is required after leaving active duty, it may be given at a military medical treatment facility, at a Department of Veterans Affairs (VA) hospital, or at a civilian health care facility, depending on the circumstances. In the case of a member who is being medically separated or medically retired, the Secretary of the Military Department concerned must ensure that a copy of the member's service medical record (including any results of a Physical Evaluation Board) is transmitted to the VA within 60 days of separation or retirement.

It is very important for you to ask for your own copy of your medical records. There are two systems that evaluate disability. They are the Military Medical System and the VA.

Military Medical System

During your separation physical, a medical evaluation is made to determine if you have any service-connected disabilities.

If you have a military health problem or injury related to your active service, a determination of disability may be made as to whether the disability is severe enough for an entitlement to disability retired pay or disability severance pay.

Department of Veterans Affairs (VA)

Regardless of the military finding, the VA administers a complementary body of law providing compensation and benefits to veterans who suffer a disability as the result of performing military service. The VA has a separate system for disability evaluation. If you wish to claim a disability through the VA, you must file separately through your nearest VA Regional Office. Your claim must be supported with health records from your Service and a physical evaluation conducted by the VA. See the section on Veteran Benefits on page 14 of this pamphlet.

If you have any questions regarding health matters, you may contact a Health Benefits Adviser at the nearest military treatment facility.

Guard and Reserve Matters

Transitional Health Care

Many Reservists continued their civilian health care insurance plans while they were on active duty. For those who did not have medical insurance or did not continue it, the following information may be important. First, the law now protects you from being denied reinstatement in the health plan you were in before your active service. (See page 17). Second, you and your dependents will continue to be covered by the military medical care system for 30 days following your release from active duty. This coverage ends 30 days after your release from active duty or when your coverage under an employer-sponsored health plan begins, whichever is earlier.

If you are not returning to a job in which you had health benefits or insurance available to you, you may purchase temporary health insurance for yourself and your dependents that is available for 90 days. Ask your personnel officer about Mutual of Omaha's U.S. VIP policy. U.S. VIP is a comprehensive short-term plan available to all ex-servicemembers and their dependents for 30 days after separation. Call Mutual of Omaha's U.S. VIP department at (402) 342–7600 for more information, or contact the out-processing section of the personnel office at your local military installation.

If you were pregnant when you were released from active duty, you are entitled to have your child born at any military treatment facility. No monetary charge will be made for your newborn while you are an inpatient. However, if you are discharged from the military treatment facility, but it is necessary for your infant to remain for additional care, you will be billed for the infant's inpatient care at the patient pay rate. Should such additional care be needed, your infant will be referred to a civilian source of medical care as soon as practicable. The cost of the civilian care will be at your expense. Also, you are authorized one military treatment facility outpatient "well-baby" examination for your child six weeks after birth.

DEERS Enrollment

Regardless of whether you are on active duty or serving in Reserve status, you and your family should be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) program. DEERS is the official Department of Defense system of validating eligibility for medical care and benefits. Your dependents who were eligible for health care in facilities of the Uniformed Services and under the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) while you were on active duty, will be carried in a special DEERS file for two years following the termination of your eligibility for military medical care (30 days after your release from active duty, or when you are covered by an employer-sponsored plan, whichever is earlier). Claims for authorized civilian health care that your dependents received through CHAMPUS while eligible should be made as soon as possible and must be filed within two years from the date of care.

ID Cards

Most members of the National Guard and Reserve activated in support of DESERT SHIELD/STORM were issued the green active duty ID card and their dependents were issued the tan active duty dependent ID card. Some members and their dependents, however, retained their red Reserve member and dependent ID cards. If you and your dependents were issued the green and tan ID cards, you are required to exchange those cards for the red Reserve member and dependent ID cards upon your release from active duty.

Exchange and Commissary

When you are released from active duty, you and your family will continue to be eligible for unlimited exchange privileges as long as you retain your affiliation with the Reserves. All that is required

to exercise this privilege is to present your red Reserve member or dependent ID card.

If you remain a member of the Reserves, you and your family will be issued an Armed Forces Commissary Privilege Card for 12 Commissary visits, based on the credit you accrued while on active duty. If you have qualified for Reserve retired pay at age 60, but have not yet reached age 60, you will be authorized 12 visits per year until you begin receiving retired pay with full benefits/entitlements. Your red Reserve member or dependent ID card, along with the Armed Forces Commissary Privilege Card issued by your Service, is all you will need for entry to the Commissary.

Morale, Welfare, and Recreation

As a Reservist, you and your family will continue to be eligible for Morale, Welfare, and Recreation (MWR) privileges at military installations and facilities. This includes use of libraries, clubs, theaters, etc. Eligibility for use is the same as for military exchanges.

Not all military installations and facilities have MWR available to the military dependent population. We recommend that you contact the installation or facility you wish to visit to find out which MWR facilities are available to you and your family.

Family Support

Family Support from Active Military Installations

The Department of Defense has hundreds of Family Centers at major Army, Navy, Air Force, and Marine Corps installations. The Coast Guard also has Family Centers at seven locations around the country. The Family Centers are staffed by knowledgeable personnel who are available to assist Active Duty, National Guard and Reserve members, including recalled Individual Ready Reserve and retired members and their families. They can provide information and referral services, emergency family assistance, counseling, and other support.

This Department of Defense response is augmented by the American Red Cross which has mobilized its vast network of chapters to assist in addressing health and welfare inquiries of family members. Please consult your telephone book for your local Red Cross address and phone number.

Reserve Family Assistance Hotline Numbers

Each of the Services has Family Support Services Hotlines for families who do not have ready access to family support centers. Families needing assistance may call toll-free and speak with knowledgeable personnel who are available to assist them with information and referral services, emergency family assistance, counseling and support. The following list of toll-free numbers was current as of the printing of this guide:

★ **Army Family Assistance Hotline: 1-800-542-9254** — Operates 16 hours a day from 1700 to 2300 EST.

★ **Army Reserve Personnel Center Hotline: 1-800-874-8451** — Operates 24 hours a day. Serves Army Reserves and Retirees.

★ **Naval Reserve Family Support Actionline: (730) 746-6415** — Operates daily from 0730 to 2000 EST. Answering machine takes messages after hours.

★ **Air Reserve Personnel Center: 1-800-525-0102** — Operates weekdays from 0700 to 1600 MST.

★ **Coast Guard Reserve Personnel Management Division: 1-800-283-8724** — Operates weekdays from 0700 to 1530 EST. Answering machine takes messages after hours.

National Guard Family Assistance

The National Guard has a network of Family Assistance Centers located throughout the United States and its territories. These centers are located where they can provide assistance for military families who do not live near an active duty installation or base. The centers are staffed by military personnel and volunteers who provide information and referral to appropriate community and military resources. They can also refer you to support groups in your area. Contact the National Guard Family Program office for your state for the Family Assistance Center located nearest you. Their numbers are listed below. If you are have access to the Defense Switched Network (DSN) (formerly AUTOVON), you may use the DSN number indicated. The commercial number is indicated by a "C".

Family Program Coordinator
1720 Cong. W. L. Dickinson Dr.
P.O. Box 3711
Montgomery, AL 36109-4701
DSN 363-7283 C: (205) 271-7283

Family Program Coordinator
800 E. Diamond Blvd.
Suite 3-450
Anchorage, AK 99515-2097
DSN: 317-626-1280 C: (907) 249-1280

Family Program Coordinator
5636 East McDowell Road
Phoenix, AZ 85008-3495
DSN: 853-2593 C: (602) 267-2593

Family Program Coordinator
Camp Robinson
No. Little Rock, AR 72118-2200
DSN: 731-5102 C: (501) 771-5102

Family Program Coordinator
2829 Watt Ave.
Sacramento, CA 95821-4405
DSN: 466-3252 C: (916) 973-3583

Family Program Coordinator
6848 South Revere Parkway
Englewood, CO 80112-6703
DSN: 877-2175 C: (303) 397-3175

Family Program Coordinator
360 Broad Street
Hartford, CT 06105-3795
DSN: 636-7819 C: (203) 524-4819

Family Program Coordinator
1st Regiment Road
Wilmington, DE 19808-2191
DSN: 440-7110 C: (302) 324-7110

Family Program Coordinator
2001 East Capitol Street
Washington, DC 20003-1719
DSN: 288-6355 C: (202) 433-5139

Family Program Coordinator
P.O. Box 1008
310 Charlotte Street
St. Augustine, FL 32085-1008
DSN: 860-7360 C: (904) 823-0360

Family Program Coordinator
P.O. Box 17695
935 E. Confederate Ave., Bldg 21
Atlanta, GA 30316-0695
DSN: 338-6561 C: (404) 624-6561

Family Program Coordinator
622 E. Harmon Industrial Park
Ft. Juan Muna Tam, Guam 96911-4421
DSN: 344-8380 C: (671) 632-0341

Family Program Coordinator
3949 Diamond Head Road
Honolulu, HI 96816-4495
C: (808) 732-1823, 1990

Family Program Coordinator
P.O. Box 45
Bldg. 600
Gowen Field, ID 83707-0045
DSN 941-5067 C: (208) 389-5067

Family Program Coordinator
1301 N. MacArthur Blvd.
Springfield, IL 62702-2399
DSN: 555-3622 C: (217) 785-3622

Family Program Coordinator
P.O. Box 41326
2002 South Holt Road
Indianapolis, IN 46421-0326
DSN: 273-2192 C: (317) 247-3192

Family Program Coordinator
Camp Dodge; 7700 NW Beaver Drive
Johnston, IA 50131-1902
DSN: 946-2416 C: (515) 242-5416

Family Program Coordinator
P.O. Box C-300
2800 South Topeka Blvd.
Topeka, KS 66611-0300
DSN: 720-8052 C: (913) 266-1052

Family Program Coordinator
Boone National Guard Center
Frankfort, KY 40601-6168
DSN: 366-3360 C: (502) 564-6360

Family Program Coordinator
LANG-DPA-FS
Jackson Barracks, LA 70146-0330
DSN: 485-8325 C: (504) 278-6325

Family Program Coordinator
Camp Keyes
Augusta, ME 04333-0033
DSN: 476-4324 C: (207) 626-4324
Toll Free in ME 1-800-462-3101

Family Program Coordinator
5th Regiment Armory
Baltimore, MD 21201-2288
DSN: 277-6019 C: (301) 576-6019

Family Program Coordinator
25 Haverhill St., CP Curtis Guild
Reading, MA 01867-1999
DSN: 220-2118
C: (617) 944-0500 ext. 2118

Family Program Coordinator
2500 S. Washington Ave.
Lansing, MI 48913-5101
DSN: 623-0831 C: (517) 483-5831

Family Program Coordinator
Veterans' Service Building
St. Paul, MN 55155-2098
DSN: 825-4481 C: (612) 296-4481

Family Program Coordinator
2497 N. W.
Rear, Bldg C
Jackson, MS 39216-4408
DSN: 637-6379 C: (601) 973-6323

Family Program Coordinator
1717 Industrial Drive
Jefferson City, MO 65101-1468
DSN: 555-9904 C: (314) 751-9904

Family Program Coordinator
P.O. Box 4789
1100 North Main
Helena, MT 59604-4789
DSN: 857-3045 C: (406) 444-6945

Family Program Coordinator
1300 Military Road
Lincoln, NE 68508-1090
DSN: 720-1168 C: (402) 473-1168

Family Program Coordinator
2525 S. Carson Street
Carson City, NV 89701-5502
DSN: 830-5289 C: (702) 887-7289

Family Program Coordinator
State Military Reservation
1 Airport Road
Concord, NH 03301-5353
DSN: 684-9306 C: (603) 225-1306

Family Program Coordinator
Eggert Crossing Rd.
CN340
Trenton, NJ 08625-0340
DSN: 445-9217 C: (609) 530-2815

Family Program Coordinator
P.O. Box 4277
Santa Fe, NM 87502-4277
DSN: 987-9420 C: (505) 473-2420

Family Program Coordinator
330 Old Niskayuna Rd.
Latham, NY 12110-2224
DSN: 489-4838 C: (518) 786-4838

Family Program Coordinator
4105 Reedy Creek Rd.
Raleigh, NC 27606-6410
DSN: 582-9324 C: (919) 664-6324

Family Program Coordinator
P.O. Box 5511, 4500 East
Bismarck, ND 58502-5511
DSN: 344-5128 C: (701) 224-5128

Family Program Coordinator
2825 W. Granville Road
Columbus, OH 43235-2712
DSN: 273-7040 C: (614) 889-7040

Family Program Coordinator
3501 Military Circle
Oklahoma City, OK 73111-4398
DSN: 956-3591 C: (405) 425-8591

Family Program Coordinator
P.O. Box 14350
Salem, OR 97309-5047
DSN: 355-3980 ext. 8-4443
C: (503) 378-4443

Family Program Coordinator
Dept. of Military Affairs
Annville, PA 17003-5002
DSN: 238-8841 C: (717) 865-8841

Family Program Coordinator
P.O. Box 3786
San Juan, PR 00904-3786
DSN: 860-9165
C: (809) 721-3131 ext. 342

Family Program Coordinator
1050 North Main Street
Providence, RI 02904-5745
DSN: 557-3194 C: (401) 457-4194

Family Program Coordinator
1 National Guard Road
Columbia, SC 29201-4799
DSN: 583-4286 C: (803) 748-4286

Family Program Coordinator
2823 East Main
Rapid City, SD 57702-8186
DSN: 747-8728 C: (605) 399-6728

Family Program Coordinator
P.O. Box 41502, Houston Barracks
Nashville, TN 37204-1501
DSN: 694-5026 C: (615) 780-5026

Family Program Coordinator
P.O. Box 5218
2200 W. 35th Street, Bldg. 10
Austin, TX 78763-5218
DSN: 954-5000 C: (512) 465-5000

Family Program Coordinator
P.O. Box 1776
12953 Minuteman Drive
Draper, UT 84020-1776
DSN: 924-3766 C: (801) 524-3766

Family Program Coordinator
Bldg 10-18, Camp Johnson
Winooski, VT 05404-1697
DSN: 636-3347 C: (802) 864-1347

Family Program Coordinator
501 E. Franklin Street
Richmond, VA 23219-2317
DSN: 953-2336 C: (804) 783-2336

Family Program Coordinator
P.O. Box 9491
St. Thomas, USVI 00801
C: (809) 774-3066

Family Program Coordinator
DCSPA-FAM, Bldg 33, Camp Murray
Tacoma, WA 98430-5000
DSN: 335-8927 C: (206) 581-8927

Family Program Coordinator
1703 Coonskin Dr.
Charleston, WV 25311-1085
DSN: 366-6484 C: (304) 341-6484

Family Program Coordinator
P.O. Box 8111
3002 Wright Street
Madison, WI 53708-8111
DSN: 273-9244 C: (608) 241-7244

Family Program Coordinator
P.O. Box 1709
5500 Bishop Blvd.
Cheyenne, WY 82003-1709
DSN: 943-6208 C: (307) 772-6208

Family Support Group

The most important source of family support and assistance is within the local unit itself. The role of the family support group is not diminished when the unit returns. If anything, it is even more important to maintain a strong family support group. Why? Here are some of the reasons, but you will probably think of more:

★ To provide mutual support during and after the transition period.

★ To maintain a communication network among families, and between the unit and the families.

★ To encourage participation of family members in activities that support the unit and maintain the camaraderie that developed while the unit was deployed.

★ To be prepared in the event of future deployment and ensure continued family support.

Department of Veterans Affairs Social Service and Short-term Family Counseling

Upon release from active duty, and in accordance with applicable regulations, Reserve component members and their dependents may be eligible for social service and short-term family counseling through the Department of Veterans Affairs (VA). These family support services assist in resolving issues resulting from recall and deployment that arise during family adjustment and reintegration. Many large civilian counseling/support agencies such as local United Way, Family Service America and National Mental Health Association agencies began to work with military families during DESERT SHIELD/STORM. They have offered to continue their support at low or no cost.

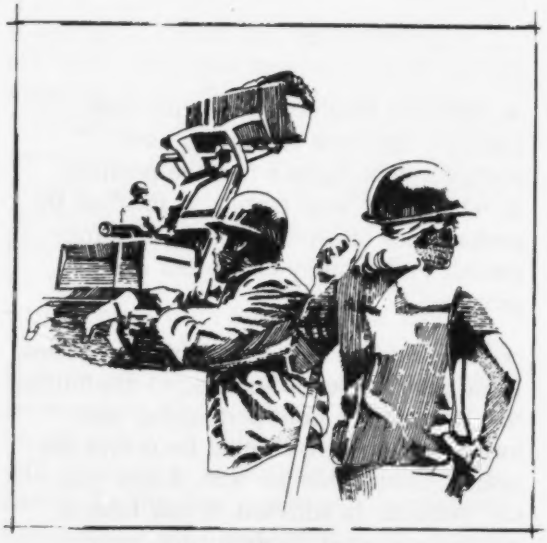
Further details on family assistance programs will be provided through the family assistance network.

II. The Civilian Transition

Reemployment Rights

One of the most important legal matters that may affect you is your right to reemployment. Federal law provides a right to reinstatement to your pre-service employment, including protection of your seniority status and rate of pay.

Reemployment rights can be complicated. This guide attempts to simplify a complex subject, and therefore does not contain a level of detail that will cover every situation. Most servicemembers should not have a problem returning to their former civilian job. For those who do, there are people available who will help resolve any problems with your employer.



Who Has Reemployment Rights?

Employment restoration is your right, providing you apply for reinstatement within the specified time limit and meet certain requirements. These requirements include that you:

★ Must have left your job only because of being called to active duty. It doesn't matter whether you volunteered for service or if your orders were involuntary.

★ Completed the service in a satisfactory manner.

★ Were not employed in a temporary position. Part-time employees have reemployment rights when the position in which they were employed involves the performance of services for an indefinite period. Probationary employees are also protected.

★ Are qualified to perform your old duties. If you have any service-connected disabilities that prevent you from performing your former job, you are entitled to receive the nearest comparable job with duties you can perform. In addition, if you have a service-connected disability and your employer has 25 or more employees for each working day in each of 20 or more weeks a year, your employer must make reasonable accommodations to requalify you for your former position.

How to Obtain Reemployment Rights

Stated in general terms, you must:

★ Make an application for reemployment within 90 days after discharge. You should contact your employer as soon as possible after release.

★ Present a copy of your DD Form 214 that verifies satisfactory completion of service, if required by the employer.

What Job Do You Get?

You must be reinstated with the same status, seniority, and pay that you would have enjoyed if you had remained continuously on the job.

Keeping Your Job

You cannot be dismissed from your job at any time due to your Reserve membership or obligations. In addition, you cannot be arbitrarily dismissed from your job for one year after your return, but you can be dismissed for cause. The purpose of the one year protection is to give you a reasonable time to regain your civilian skills, to become acquainted with new methods or technology, and to ensure that your reemployment was not made in bad faith. It will be up to you to prove yourself when you return to your employer. If there are new procedures or equipment, you will need to learn them and be competitive with your peers. You will need to reestablish yourself as a valuable employee.

Special Situations

There are numerous special situations that could affect your ability to resume employment. A few examples are layoffs, corporate bankruptcy, and corporate takeovers. While your job with a former employer's successor is protected, the important thing to remember is that if you have a problem regarding your reemployment rights, call the National Committee for Employer Support of the Guard and Reserve toll-free at (800) 336–4590.

National Committee for Employer Support of the Guard and Reserve (NCESGR)

Your First Step for Help

If you have problems with your employer resulting from your military service, you should immediately request assistance from the National NCESGR Ombudsman toll-free at (800) 336–4590. The Ombudsman will advise you and your employer on rights under the law, mediate between parties, and suggest solutions as quickly and informally as possible.

The vast majority of problems regarding reemployment rights and conflicts between military duties and civilian job duties can be resolved on an informal basis if you use the NCESGR's Ombudsman service. If the problem cannot be resolved informally, you will be referred to the U.S. Department of Labor (U.S. Office of Personnel Management for federal employees).

Thank Your Employer

During Operations DESERT SHIELD/STORM, many employers went out of their way to support their reservist employees who were called to active duty. NCESGR produces a special certificate for those employers who provided special benefits to you and your families, such as pay differential, continued health and life insurance, etc. To find out how to nominate your employer for a special award, contact the NCESGR awards officer at the numbers below, or fill out the form at the end of this pamphlet and send it to NCESGR.

★ U.S. toll-free (800) 336–4590.

★ From the District of Columbia, call (703) 696–1400.

★ From Guam and the Commonwealth of the Marianas, call collect (703) 696–1390.

Education Benefits and Returning Students

If you were eligible for the Montgomery G.I. Bill — Selected Reserve program, your eligibility will continue uninterrupted. Your active duty service will count toward completion of the six-years of Selected Reserve service which you agreed to when you initially qualified for the G.I. Bill. Effective October 1, 1991, the basic rate for full-time study under this program will increase from $140 to $170 a month.

If you are a Selected Reservist serving the Reserve portion of the service commitment necessary to qualify you for the active duty Montgomery G.I. Bill program (2x4), you will continue to be eligible for the benefits and your active duty service will count toward fulfillment of your four year Selected Reserve obligation. Effective October 1, 1991, the basic rate for full-time study under this program will increase from $300 to $350 per month.

Students eligible for benefits under VA education benefits programs are paid benefits based on their pursuit of training through their date of last attendance. Normally, benefits are terminated as of the beginning of the term when a student terminates his or her training during a term. Because VA regulations provide that unanticipated active duty military service is an acceptable mitigating circumstance, there will be no retroactive adjustments if

you were activated during a term. If you had to terminate your enrollment as a result of being called to active duty your benefits should have been paid through the last date of attendance in your educational program.

In response to a Department of Defense request to the higher education community, the presidents of the six principal higher education associations sent a letter strongly encouraging each U.S. higher education institution to voluntarily grant tuition refunds or credits to all students who were members of the Reserve components and who are ordered to active duty in support of Operation DESERT SHIELD/STORM.

The Secretary of Defense also wrote to the governor of each state to request that they enact new State laws, if necessary, to provide for refund of tuition and fees and give students the right to return to their college or university when they complete active service. The Secretary's request was echoed by a Sense of Congress enacted in March 1991 that "all institutions offering post-secondary education should provide a full refund to any member of the armed forces on active duty in connection with Operation DESERT SHIELD/STORM for that portion of a period of instruction such individual was unable to complete, or for which each individual did not receive academic credit, because such individual was called up for such service". If you were attending college when ordered to active duty, you should contact your college or university's registrar for assistance with credit or refund.

The Persian Gulf War Supplemental Authorization and Personnel Benefits Act of 1991 made several changes affecting Title IV student financial assistance programs that may affect you. (These programs include the Pell Grant Program, the Guaranteed Student Loan Programs, the Perkins Loan Program, the College Work-Study Program, and the Supplemental Educational Opportunity Grant Program.) The Department of Education is presently completing an analysis of these new provisions which may assist you with respect to obtaining a loan or repaying a loan which you now have. For further information, you should contact either the financial aid administrator at your school or the holder of your loan.

Discharge

Here is some information which may help if you will be discharged when you leave active duty:

★ The records of former military members are maintained at the National Personnel Records Center in St. Louis, Missouri. Should you need to verify or review some aspect of your military service you should use a Standard Form 180, "Request Pertaining To Military Records." This form is generally available from Department of Veterans Affairs offices or from veterans' organizations.

★ Your full name should be printed or typed, and you should also sign the form. Include your branch of service, service number or social security number, and the dates of service. Include a copy of your DD Form 214.

Mail the Standard Form 180 to:

For Navy, Marine Corps, Coast Guard and Air Force:

National Personnel Records Center
9700 Page Blvd.
St. Louis, MO 63132-5199

For Army:

Commander
U.S. Army Reserve Personnel Center
ATTN: DARP-PAS-EAW
9700 Page Blvd.
St. Louis, MO 63132

Veterans' Benefits

The Department of Veterans Affairs administers a wide range of benefits that are available to veterans and their

dependents. If you were not already a veteran when you were activated, you will now qualify if you completed the period of service for which you were ordered to active duty and were released from active duty under honorable conditions. Your DD Form 214 will be annotated to ensure that VA will have sufficient documentation available so that you or any of your beneficiaries will, now or in the future, receive the services and benefits you have earned.

This general qualification as a veteran does not qualify you for all of the benefit programs administered by the VA. There are separate qualifying criteria for different benefits. There may be a VA representative available to assist you and provide more details during your separation processing. In any event, you can always obtain the needed information by contacting your local VA office. You can find the VA in your phone book under "US Government, Department of Veterans Affairs, or Veterans administration." The following is a brief list of the benefits for which you may qualify.

Home Loan Guaranty

To be classified as a veteran for housing benefits, you must have served on active duty, other than active duty for training.

Your active duty in support of the Persian Gulf conflict may make you eligible for loan guaranty benefits under certain conditions. First, you must have completed at least 90 continuous days of service after August 2, 1990 and before a future date which will be prescribed by Presidential Proclamation or law, or have been discharged for a service-connected disability. Second, you must also have completed the lesser of 24 months of active duty or the full period for which you were called (with limited exceptions). It is important that you keep your DD Form 214 so that VA will be able to tell if you are qualified for this program.

Medical Care

Reservists who are called to active duty may receive medical care at VA medical centers on the same basis as active duty members. If you were injured while on active duty and receive compensation, you will be eligible for medical care at VA facilities as a service-connected veteran.

If you were injured while on active duty and your condition is determined to be service-connected, but you receive no compensation, you will be eligible for care at VA facilities for treatment of your specific service-connected condition. Effective in March, 1991, new legislation has authorized VA to furnish the following: (1) readjustment counseling to veterans who serve in a theater of combat operations after August 2, 1990; and (2) a one-time treatment of dental conditions for Persian Gulf War veterans who have completed 90 days of continuous active duty during the period subsequent to August 2, 1990.

Disability Compensation

Service-connected disability compensation is payable to veterans who incur or aggravate a disability during a period of active duty. This includes National Guard and Reserve members called to active duty under an Executive Order. The same criteria apply to death benefits and for all ancillary benefits which flow from service connection, such as vocational rehabilitation, specially adapted housing, automobile allowance, clothing allowance and service-connected burial benefits.

Insurance

The life insurance needs of Reservists who are called to active duty are being met through four VA-sponsored life insurance programs. They are the Servicemen's Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), Service Disabled Veterans Insurance (SVD-I), and Veterans' Mortgage Life Insurance (VMLI) programs.

Servicemen's Group Life Insurance (SGLI)

SGLI is available up to a maximum of $100,000. It provides full-time coverage for active duty personnel (including all Reservists and National Guard who are called to active duty) and full-time or part-time coverage to members of the Reserve, National Guard and ROTC. Coverage is automatic (with the exception of Retired Reservists who must apply for coverage) upon entry into a period of active duty and unless coverage is declined or a lesser amount of coverage elected, continues throughout such service and for certain specified periods after separation or release.

Veterans' Group Life Insurance (VGLI)

VGLI is principally a program of post-separation insurance that provides for the conversion of SGLI to a five-year term policy. It was designed to provide low-cost group insurance protection for newly released veterans during the transition period into civilian life. If you continue with your Reserve service, your eligibility for SGLI will also continue. If you are no longer eligible for SGLI when you are released from active duty (for a period of greater that 31 days) you may apply for VGLI. At the end of the 5-year term period, an insured has the right to convert the insurance to an individual life insurance policy with any one of over 300 participating commercial insurance companies, or in the case of individuals who are members of the Individual Ready Reserve or Inactive National Guard, to renew their VGLI for successive five-year periods. VGLI, like SGLI, is available in amounts up to $100,000.

Service Disabled Veteran's Insurance (SDV-I)

SDV-I is available in amounts up to $10,000 to individuals released from active duty with the military service on or after April 25, 1951, under other than dishonorable conditions, with a service-connected disability. Except for the service-connected disability, the person must meet good health standards and an application must be filed within one year from the date that VA notifies the person that his or her disability has been rated at service-connected.

Veterans' Mortgage Life Insurance (VMLI)

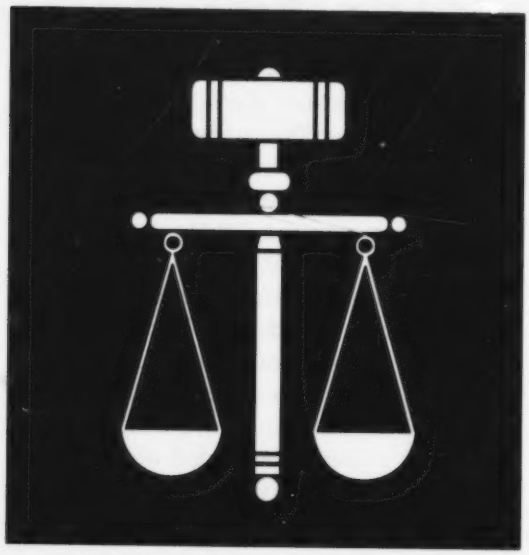
The final VA sponsored program of insurance is the VMLI program. VMLI is designed to provide financial protection to cover an eligible veteran's outstanding mortgage in the event of his or her death. It is available to severely disabled veterans who have received Specially Adapted Housing grants from the VA. The maximum amount of insurance available is $40,000.

Burial Benefits

Any member of the armed forces of the United States, including the Army National Guard and Air National Guard who dies under honorable conditions while serving on active duty while performing

full-time service is eligible for interment in a National Cemetery and to a government marker. National Guard or Reserve members who have been discharged are also eligible for these benefits if they have met any one of the four following criteria: (1) completed the full period for which called; (2) completed 24 months of active duty service; (3) received a hardship discharge; or (4) discharged due to service-connected disability. Spouses of members or former members who are eligible for burial in a National Cemetery are also eligible.

National Guard and Reserve members are entitled to the non-service-connected burial allowance if they were entitled to compensation (or a pension) at the time of their death. They would be entitled to a plot or interment allowance if they were receiving compensation or pension at the time of death.



Legal Assistance

Another important program is the legal assistance program. Operators at the nearest military installation can provide you with the telephone number if you ask for the Staff Judge Advocate or Legal Assistance Office. When you reach the Legal Assistance Office, be sure to indicate that you have just been released from active duty after service in support of Operation DESERT SHIELD/ STORM and need help with civil legal matters relating to your active service.

Soldiers' and Sailors' Civil Relief Act

The Soldiers' and Sailors' Civil Relief Act affects leases, loans, credit, and other financial matters. When you were called to active duty, you were protected to some degree by the Act.

The Act's protection began when you received orders to report for active duty, and it normally ends shortly after leaving active military service. Written agreements signed after orders were received were generally not covered by the Soldiers' and Sailors' Civil Relief Act. In those situations, the Act provides no protection.

A recent change to the Soldiers' and Sailors' Civil Relief Act (but effective as of August 1, 1990) provides for the reinstatement of your health insurance if you were insured on the day before you came on active duty, and if it was terminated while you were on active duty. The law covers both employer-offered plans and other health insurance. An exclusion or waiting period cannot be imposed for a health or physical condition if the condition arose before or during the period of your training or service, if an exclusion or waiting period would not have been imposed for the condition during the period of service, and if the condition is not service-connected.

Eviction

If you or your family are in the process of eviction, a recent change to the Act may affect you. If you have rented an apartment or house at not more than $1,200 per month, and you cannot make the rent payment while you are on active duty, the landlord must get a court's permission before taking any eviction action. The court must first decide whether your being called to active duty materially affected your ability to pay the rent. Unless the court finds that your active duty service did affect your ability to pay the rent, the court must delay any eviction for up to three months. The court will then decide if eviction is proper. This

delay and requirement court order means that you can't be quickly evicted, that you will have the time to find another place to live, and that eviction decisions will be made by an independent judge, not your landlord.

Loans and Credit

The Soldiers' and Sailors' Civil Relief Act protects service members in many situations by helping them to make arrangements to deal with debts. For example, a service member who, before entry into active duty, entered an installment contract for the purchase of real or personal property will be protected under the Act if the service member's ability to make payments is "materially affected" by the service. Another example is that if you owed money to anyone, and the interest rate was more than six percent per year, the Act suspends the normal interest rate and imposes a maximum rate of six percent per year while you are on active duty. This applies to credit cards, mortgages, and other loans.

But remember: If you used this interest rate protection because of financial hardship associated with coming on active duty, this protection ends when you are released from active duty. At that time, the interest rate returns to the level it was before the date when you were ordered to active duty.

It is your obligation to notify your creditors of changes in your duty status. Your creditors have the right to resume the normal interest rate on the debts that were in effect before you entered active duty. If you do not notify them, it may cause you problems later because your creditors could go to court and sue you for back interest owed to them. You should keep a record of how you notified your creditors to prevent any problems. Normally, a letter with a copy of the orders releasing you from active duty will be sufficient.

The Act also provides that credit ratings may not be downgraded or denied only because you invoked the protection of the Act when you were called to active duty. There must be other considerations if your credit rating is downgraded or denied.

Stay of Judicial Proceedings

If you are involved as either a plaintiff or a defendant in any judicial action or proceeding (other than a criminal proceeding) you or your representative can postpone the action or proceeding until after June 30, 1991, if you are on active duty and are serving outside the State in which the court having jurisdiction is located. Other relief may also be possible.

Health Care Professional Malpractice Insurance

Effective July 31, 1990, health care professional malpractice insurance that does not cover claims filed during the period of active duty service (e.g. claims made) unless the premiums are paid can be suspended, without loss of your insurance protection, during the period of your active duty. The carrier must reinstate your policy upon your written request within 30 days of your release from active duty. Coverage must be at the same rates as those which apply for your profession at the time of the reinstatement of your coverage, and must cover all claims made against you while you were on active duty while the policy was suspended. Any premiums which you paid during active duty must either be refunded or applied to your policy premium upon the reinstatement of your coverage.

Loans from Relief Societies

One of the loans you may have obtained while on active duty that is not affected by the Soldiers' and Sailors' Civil Relief Act is an interest-free loan from one of the service's relief societies: Army Emergency Relief, Navy-Marine Corps Relief Society, the Air Force Aid Society, or Coast Guard Mutual Assistance.

If you have questions or problems regarding the loan, you can contact your unit or command representative, or the nearest society office. If you do not have access to either of those, contact the local chapter of the American Red Cross or write directly to the society headquarters.

Army Emergency Relief
ATTN: Loan Repayment
200 Stovall Street
Alexandria, VA 22332-0600
(703) 690-3982

Navy-Marine Corps Relief Society
Room 1228
801 North Randolph Street
Arlington, VA 22203-1989
(703) 696-4904

Air Force Aid Society
1745 Jefferson Davis Hwy.
Suite 202
Arlington, VA 22202
(703) 692-9305

Coast Guard Mutual Assistance
Commandant G-ZMA
2100 Second St. SW
Washington, DC 20593

Programs for Farmers and Ranchers

The Persian Gulf War Supplemental Authorization and Personnel Benefits Act of 1991 provides certain farm loans, base protection, minimum planning requirements, and other waivers for farmers or ranchers who were activated in connection with Operation DESERT SHIELD/STORM. If you believe that you may qualify for assistance, you should contact your agricultural county agent or the Agricultural Stabilization Conservation Service office in your county for further information.

Taxes

Another financial matter you need to deal with is taxes. The designation of the Persian Gulf as a combat zone triggered a number of federal tax relief provisions for taxpayers serving in Operation DESERT SHIELD/STORM. Taxpayers, including spouses and others acting on behalf of a taxpayer in the Operation DESERT SHIELD/STORM combat zone should call the IRS toll-free at 1-800-TAX-1040 (1-800-829-1040) for additional information on federal tax matters. There may also be provisions for state tax relief; check with your legal assistance office for further details.

Although detailed tax advice for taxpayers affected by DESERT SHIELD/STORM is contained in a new IRS publication, "Tax Information for Those Affected by Operation Desert Storm" (IRS Publication 945), here are some of the things you need to know, including the special provisions:

★ Enlisted personnel and warrant officers in the combat zone will not have to pay federal income tax on military pay earned for any month they served in the DESERT SHIELD/STORM combat zone. Commissioned officers will not have to pay taxes on the

first $500 earned monthly. This exclusion does not affect the taxes that you will be filing this year. These exemptions affect 1991 income only. The W-2 form that you will get next year will reflect the lower amount of taxable income.

★ Service members in the combat zone have at least 180 days after leaving the combat zone to file income tax forms. This extension applies to returns of spouses and dependent children as well. You should include the words "Desert Storm" on the tax forms and any correspondence sent to the Internal Revenue Service to ensure you receive wartime tax relief.

★ If you take advantage of the combat zone extension and are owed a refund, the Treasury Department will pay interest from the normal April 15th filing date until your actual filing date. If you owe money, interest will be not charged if your return is filed within the extended period. These provisions also apply to spouses and dependent children.

★ Any tax collection or audits of a Service member serving in DESERT SHIELD/STORM and spouse will be delayed until the member returns from the Middle East. If you receive a notice of a collection or audit, you should return the notice with an explanation and the words "Desert Storm" written on the notice.

★ If you are called to active duty and are unable to pay past due federal income taxes, you can apply for a deferment of the collection of past due tax. You will need to show "material impairment," that is, your income dropped as a result of going into military service. If you are granted an extension, no penalty will be charged on the back taxes while the deferment is in effect.

★ If you owe back taxes, but you cannot show material impairment, the interest rate on your debt will be reduced to six percent on the taxes owed before you entered military service. This is another example of protection afforded under the Soldiers' and Sailors' Civil Relief Act.

Where to Call for Help:

Free tax information publications
(800) 829-3676

Recorded tax information tapes
(800) 829-4477

Free help from IRS
(800) 829-1040

During the January through April 15th tax filing season, Volunteer Income Tax Assistance is available to help people with relatively simple tax returns. Call (800)-829-1040 to find the site nearest you.

The best advice is to file as early as you can. If you file a joint return, you either need to mail your spouse the tax forms to sign, or obtain a power of attorney and send a copy with the tax return. There is a special Form 2848, Power of Attorney and Declaration of Representative, that should be used if possible. However, a properly completed power of attorney that specifically authorizes a person to prepare, execute, and file income tax returns is also acceptable.

Commercial Guides

In addition to the information provided in this guide, more general information on National Guard and Reserve service and benefits is available in other publications. The Reserve Forces Almanac and the National Guard Almanac are excellent resources and are available from Uniformed Services Almanac, Inc., P.O. Box 4144, Falls Church, VA 22044, (703) 532-1631. Another outstanding booklet entitled "What's Next? A Guide to Family Readiness" is available from Educational Publications, Inc., 8003 Old York Road, Elkins, PA 19117-1410, (215) 635-1700. Additionally, each of the Military Services has helpful materials. Many of the National Guard and Reserve units have locally produced pamphlets that are targeted to the needs of the local area.

Non-DoD Associations and Organizations

In addition to the resources mentioned above, there are numerous other associations and organizations which can offer assistance. These include:

American Legion National Headquarters
P.O. Box 1055
Indianapolis, IN 46206
Telephone number (317) 635-8411

Enlisted Association of the
National Guard of the U.S.
1 Massachusetts Ave., NW
Washington, D.C. 20001
Telephone number 1-800-234-3264

Marine Corps Association
P.O. 1775, MCCDC
Quantico, VA 22134
Telephone number 1-800-336-0291

Marine Corps Reserve Officer Association
201 N. Washington Street, Suite 206
Alexandria, VA 22314
Telephone number (703) 548-7607

National Guard Association
of the United States
1 Massachusetts Avenue, N.W.
Washington, D.C. 20001
Telephone number (202) 789-0031

National Guard and
Reserve Family Association
6000 Stevenson Avenue -304
Alexandria, VA 22304-3526
Telephone number (703) 823-6632

Naval Enlisted Reserve Association
6703 Farragut Avenue
Falls Church, VA 22042
Telephone number (703) 534-1329

Naval Reserve Association
1619 King Street
Alexandria, VA 22314-2793
Telephone number (703) 548-5800

Non-Commissioned Officers Association
International Headquarters
10635 I.H. 35 North
P.O. Box 33610
San Antonio, TX 78265

Reserve Officers Association
1 Constitution Avenue, N.E.
Washington, D.C. 20002
Telephone number (202) 479-2200

The Fleet Reserve Association
1303 New Hampshire Ave., N.W.
Washington D.C. 20036
Telephone number (202) 785-2768

Important Telephone Numbers

Sponsors SSN _____ Unit _____

	Name	Telephone Number
Reserve/Guard Center		
Nearest Military Installation		
American Red Cross		
CHAMPUS		
Doctor(s)		
Employer(s)		
Family Center		
Hospital		
Insurance		
Automobile		
House		
Life		
Legal Assistance		
Schools		
Social Services		

"My Boss Is A Pro"
Award Nomination Form

Please print legibly or type all information requested on this form.
We cannot process your nomination without complete information.

This section pertains to your civilian employer, employer-owner or supervisor:

Nominee's Name: _____
(As it should appear on the certificate)

Business/Company Where You Work: _____
(Write out the company's full name)

Street Address: _____

City: _____ State: _____ Zip: _____ Phone: _____
(Include area code)

This section pertains to you, the nominator:

Your Complete Name: _____ Daytime Phone: _____
(Include the area code)

Your Rank: _____
(Please spell out, don't abbreviate)

Your Component: ARNG USAR USNR USCGR
(Circle One) ANG USMCR USAFR

Your Home Address: _____

Your City: _____ Your State: _____ Your Zip Code: _____

This section pertains to your National Guard or Reserve unit:

Your Unit: _____
(Please spell out, don't abbreviate)

Unit Address: _____

Unit City: _____ Unit State: _____ Unit Zip: _____

Your Commander's Name: _____ Rank: _____

ATTENTION!

On the reverse side of this form, or on a separate piece of paper, please write a few sentences to explain why your boss or company deserves this recognition. Your boss may be eligible for higher, state-wide recognition, but only if you take the time to explain!

In the space below, explain why your boss is a "pro." How has the company supported your service in the Guard or Reserve? What special things has your boss done for you that made it easier for you to serve? Use extra paper if needed. Fold and tape this form (or use an envelope) and mail it to the address shown. Please use proper postage.

For more information, phone or write the National Committee's Awards Officer: 1-800-336-4590

From: _____

_____

_____

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Awards Officer
National Committee for Employer Support of the Guard and Reserve
1555 Wilson Boulevard, Suite 200
Arlington, VA 22209-2405

NCESGR Form 10
Nov. 1990. All previous forms are obsolete.

Notes:

This pamphlet was prepared by the
Office of the Assistant Secretary of Defense for Reserve Affairs and provides general advice only.

Members and their families should consult their benefits counselor
or other appropriate authority for specific information about their personal situations.